Case 11-27367 Doc 10 Filed 09/01/11 Entered 09/01/11 22:39:11 Desc Imaged
Certificate of Service Page 1 of 4

Form RAB18 (Official Form 18)(10/05)

United States Bankruptcy Court

District of Utah Case No. <u>11-27367</u> Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary Ryan Meeks 1370 North 290 West Logan, UT 84341

Social Security No.: xxx-xx-5627

Employer's Tax I.D. No.:

Petition date: 5/19/11

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/30/11 R. Kimball Mosier

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Case 11-27367 Doc 10 Filed 09/01/11 Entered 09/01/11 22:39:11 Desc Imaged Certificate of Service Page 2 of 4

FORM RAB18 continued (10/05)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Case 11-27367 Doc 10 Filed 09/01/11 Entered 09/01/11 22:39:11 Desc Imaged

Certificate of Service Page 3 of 4
United States Bankruptcy Court
District of Utah

In re: Gary Ryan Meeks Debtor Case No. 11-27367-RKM Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2 User: ksh Page 1 of 2 Date Rcvd: Aug 30, 2011 Form ID: rab18 Total Noticed: 28

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2011. +Gary Ryan Meeks, 1370 North 290 West, Logan, UT 84341-6824 +Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401-2668 +ACS, 501 Blecker Street, Utica, NY 13501-2401 db atv 7689142 +AES, 1200 N 7th St, Harrisburg, PA 17102-1419
+AEI, 1200 N 7th St, Harrisburg, PA 17102-1419
+Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7723
Best Buy, P.O. Box 15554, Wilmington, DE 19850
+GE/Paypal, PO BOX 981064, El Paso, TX 79998-1064 7689138 7689139 7689144 7689149 +Innovative Merchant, 21215 Burbank Blvd Suite 1, Woodland Hills, CA 91367-6607 +Nelnet, PO Box 1649, Denver, CO 80201-1649 7689150 7689154 +Outsource Salt Lake Community College, 3017 Taylor, Ogden, UT 84403-0913 +RC Willey, 2301 S. 300 W., Salt Lake City, UT 84115-2516 +Standley & Associates, 5005 West 81st Place Suite 200, Westminster, CO 80031-4380 7689155 7689156 7689158 +UHEAA, PO Box 145108, Salt Lake City, UT 84114-5108 7800571 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: BGBHOFMANN.COM Aug 31 2011 05:13:00 George B. Hofmann tr, IV, Parsons Kinghorn Harris, P.C., 111 East Broadway, 11th Floor, Salt Lake City, UT 84111-5225 7712819 EDI: BECKLEE.COM Aug 31 2011 05:13:00 American Express, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701 EDI: AMEREXPR.COM Aug 31 2011 05:13:00 +EDI: ARROW.COM Aug 31 2011 05:13:00 7689140 Amex, PO Box 297812, Ft Lauderdale, FL 33329-7812 7689141 Arrow Financial Service. 5996 W Touhy Ave, Niles, IL 60714-4610 7759819 +EDI: ATLASACQU.COM Aug 31 2011 05:13:00 Atlas Acquisitions LLC, 294 Union St, Hackensack NJ 07601-4303, Attn Avi Schild +EDI: BANKAMER2.COM Aug 31 2011 05:13:00 B 7689143 Bank of America, PO Box 17054, Wilmington, DE 19850-7054 7689145 EDI: CAPITALONE.COM Aug 31 2011 05:13:00 Capitol One, P.O. Box 85520, Richmond, VA 23285 7689147 +EDI: CHASE.COM Aug 31 2011 05:13:00 Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298 7689148 +EDI: CITICORP.COM Aug 31 2011 05:13:00 Citi Bank, 701 East 60th Street North, Sioux Falls, SD 57104-0493 EDI: RMSC.COM Aug 31 2011 05:13:00 GE Money Bank, 7762307 Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 EDI: IRS.COM Aug 31 2011 05:13:00 IRS, 50 S 200 E, Salt Lake City, UT 84111 IRS, 50 S 200 E, 7689151 Mail Stop 5021, LVNV, 7689152 +EDI: RESURGENT.COM Aug 31 2011 05:13:00 PO Box 740281, Houston, TX 77274-0281 +E-mail/PDF: GAVN@MEADERECOVERYSERVICES.COM Aug 31 2011 06:37:12 7689153 Meade Recovery Services, 843 South 100 West #302, Logan, UT 84321-5913 7689157 +EDI: SALMAESERVICING.COM Aug 31 2011 05:13:00 Sallie Mae, PO Box 9533, Wilkes Barre, PA 18773-9533 +EDI: UTAHTAXCOMM.COM Aug 31 2011 05:13:00 USTC, Bankruptcy Dept., 210 North 1950 West, 7689159 Salt Lake City, UT 84134-9000 TOTAL: 15 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 7689146 Chase, PO Box 6004, Matteson, TN 38158

TOTALS: 1, * 0, ## 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Case 11-27367 Doc 10 Filed 09/01/11 Entered 09/01/11 22:39:11 Desc Imaged Certificate of Service Page 4 of 4

District/off: 1088-2 User: ksh Page 2 of 2 Date Rcvd: Aug 30, 2011 Form ID: rab18 Total Noticed: 28

**** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2011 Signat

Joseph Speetjins